

**RETIREE
HEALTH INSURANCE PROGRAMS
MONTHLY COST BEGINNING FEBRUARY 1, 2004 THROUGH JANUARY 31, 2005**

GREAT-WEST	POS (LB CHOICE & GW)	HIGH	VALUE PLAN	LOW
RETIREE + DEPENDENT(S)	\$ 690.55	\$1,202.53	\$ 748.80	\$ 586.05
SINGLE RATE	\$ 551.13	\$ 953.88	\$ 585.62	\$ 468.52
PACIFICARE	HIGH	LOW*		
RETIREE + DEPENDENT(S)	\$ 633.72	\$ 475.58		
SINGLE RATE	\$ 440.37	\$ 322.54		

RETIREE DENTAL INSURANCE PROGRAMS

DELTA DENTAL = \$82.04 PER MONTH (\$984.48 PER YEAR)		\$2,000 Annual Maximum Coverage Limit per person if DPO network dentist used. (available outside of CA effective 02/01/04) \$1,000 if out of network dentist used.
PACIFICARE	= \$40.57 PER MONTH (\$486.84 PER YEAR)	No Annual Maximum Coverage Limit.

* Available during retiree open enrollment

**RETIREE
MEDICARE SUPPLEMENT HEALTH INSURANCE PROGRAMS
MONTHLY COST BEGINNING FEBRUARY 1, 2004 THROUGH JANUARY 31, 2005**

GREAT-WEST MEDICARE SUPPLEMENT PLAN		PLAN			
RETIREE ON MEDICARE + NON-MEDICARE DEPENDENT	POS (LB CHOICE & GW) \$ 690.55	HIGH \$1202.53	VALUE PLAN \$ 748.80	LOW \$ 586.05	
TWO MEDICARE MEMBERS (RETIREE + SPOUSE)	\$ 779.41				
ONE MEDICARE MEMBER – RETIREE OR SURVIVING SPOUSE	\$ 389.71				
PACIFICARE MEDICARE COORDINATION PLAN – <u>MUST</u> HAVE MEDICARE A & B		HIGH	LOW*		
RETIREE + SPOUSE (1 MEDICARE MEMBER, 1 NON-MEDICARE)		\$ 937.90	\$ 875.32		
RETIREE + FAMILY (1 MEDICARE MEMBER, DEPENDENTS)		\$1194.01	\$1109.66		
RETIREE + FAMILY (2 MEDICARE MEMBERS, DEPENDENTS)		\$ 927.18	\$ 870.15		
RETIREE + SPOUSE (2 MEDICARE MEMBERS)		\$ 644.24	\$ 610.16		
SINGLE RATE (RETIREE OR SURVIVING SPOUSE)		\$ 322.12	\$ 305.08		
SECURE HORIZONS. MEDICARE MEMBER <u>MUST</u> ASSIGN MEDICARE BENEFITS TO PACIFICARE					
ONE MEDICARE MEMBER WITH TWO OR MORE NON-MEDICARE MEMBERS		\$ 920.34			
ONE MEDICARE MEMBER WITH ONE NON-MEDICARE MEMBER		\$ 529.86			
TWO MEDICARE MEMBERS WITH ONE NON-MEDICARE MEMBER		\$ 799.40			
TWO MEDICARE MEMBERS (RETIREE + SPOUSE)		\$ 408.92			
ONE MEDICARE MEMBER – RETIREE OR SURVIVING SPOUSE		\$ 204.46			

*Available during retiree open enrollment.